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37. An ATM according to claim 36, wherein the microphone is directional toward the customer to minimize overhearing by third parties.

38. An ATM according to claim 36, wherein the generating unit produces audible instructions in a selected one of a plurality of available voices.

39. An automated teller machine (ATM) for allowing an ATM customer to carry out a financial transaction, the ATM comprising:

means for dispensing bank notes to the customer;

a speech processing unit for processing spoken instructions from the ATM customer and providing output signals indicative thereof;

a processor for controlling operation of the ATM based upon the output signals from the speech processing unit, and configured to dispense the bank notes to the customer in response to the spoken instructions from the customer;

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the speech processing unit including a microphone for (i) receiving speech by the ATM customer to allow the ATM customer carry out the financial transaction using spoken instructions and prompts, and (ii) providing output signals indicative thereof, the microphone being directional toward the customer; and

means for determining location of the customer.

40. A method of operating an automated teller machine (ATM), the method comprising the steps of:

- (a) receiving spoken instructions from an ATM customer;
- (b) processing the spoken instructions received from the ATM customer of step (a) and providing output signals indicative thereof;
- (c) controlling operation of the ATM based upon the output signals of step (b);
- (d) dispensing a bank note to the customer; and
- (e) providing audible instructions for the ATM customer to carry out the financial transaction.